

HOUSING NOW

Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2011

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New Home Market

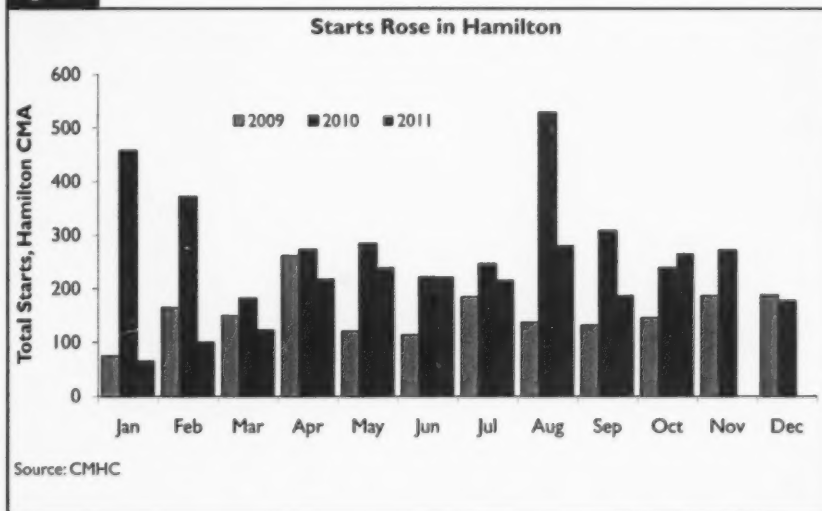
New Home Starts Increased in October

Although overall demand for new homes this year has been weaker compared to 2010, total starts increased in October by nearly 11 per cent in the Hamilton Census Metropolitan Area (CMA) and nearly doubled in the Brantford CMA. Single-detached starts and a new condominium apartment building in Burlington led new home starts activity

in the Hamilton CMA. Approximately half of the starts were in Burlington, and the other half were in the City of Hamilton. There were just six new homes started in Grimsby. Although single-detached homes are the more popular home type in this CMA, townhouse starts in both Brant County and Brantford led to the increase last month.

While the number of new homes under construction was down, completions increased in both CMAs, indicating that builders concentrated their efforts on

Figure 1



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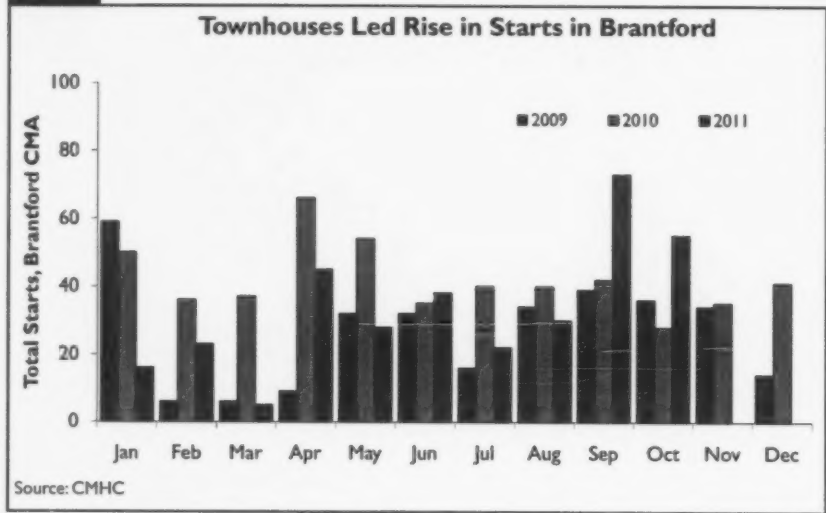
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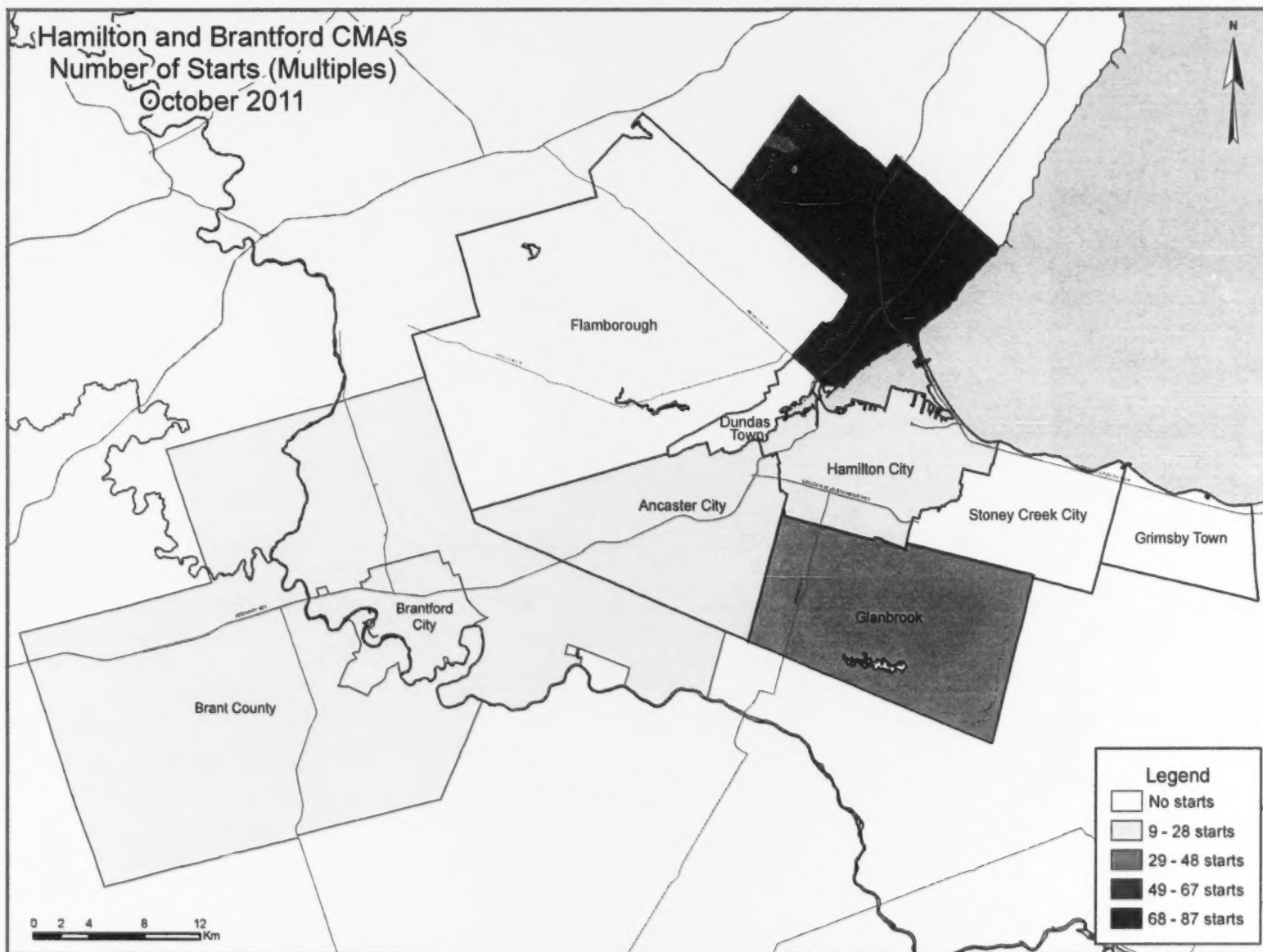
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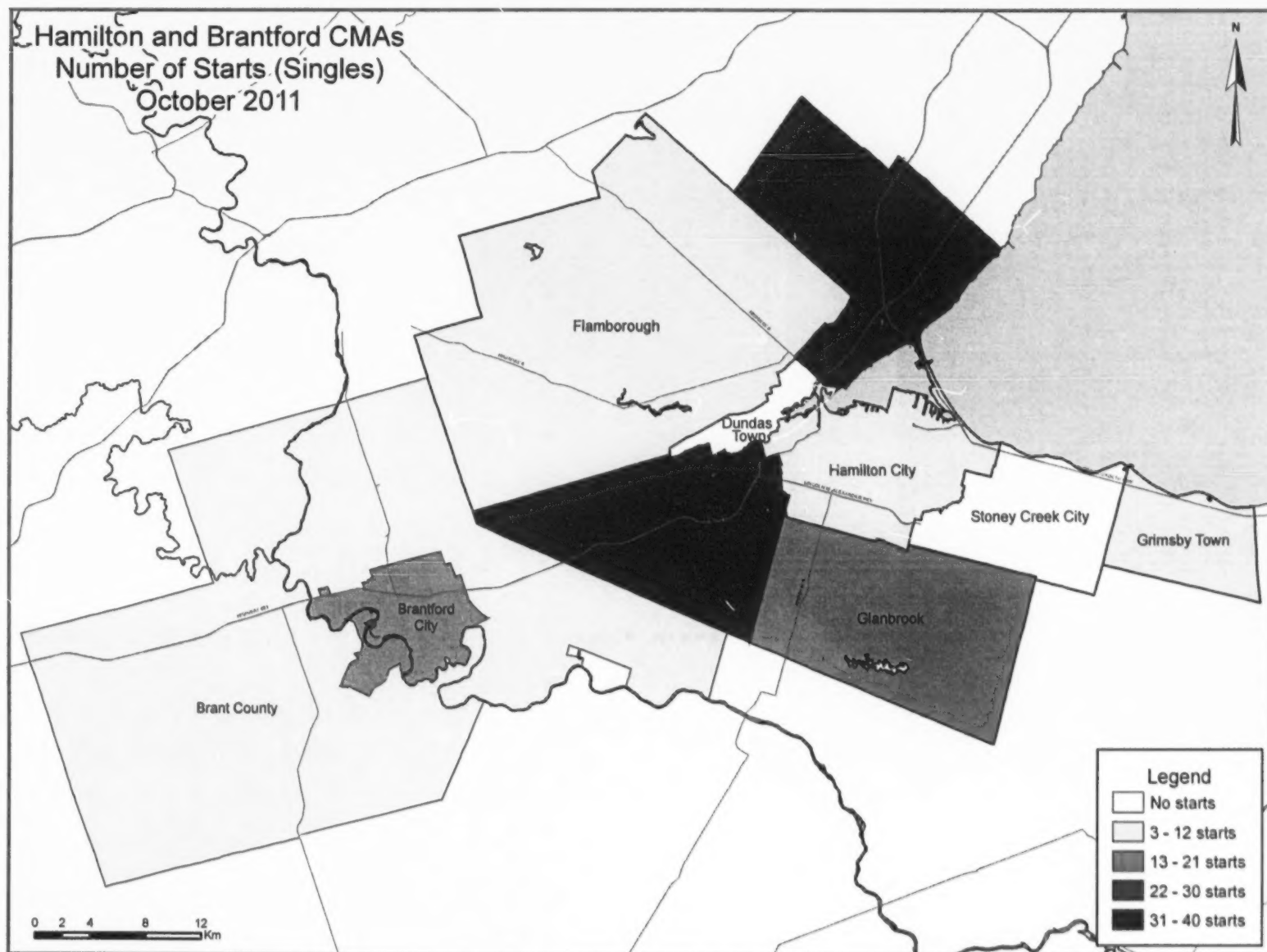
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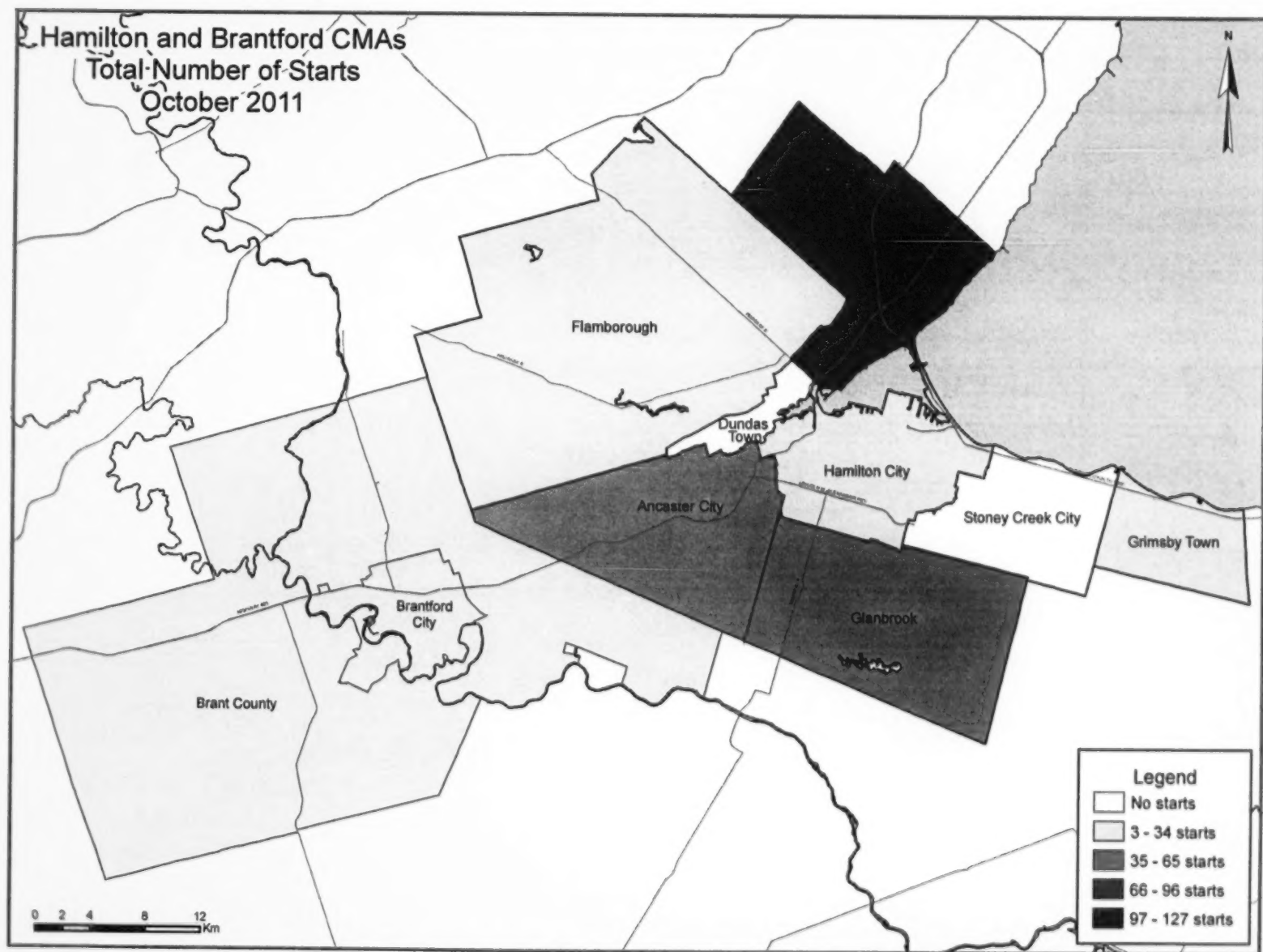
Figure 2

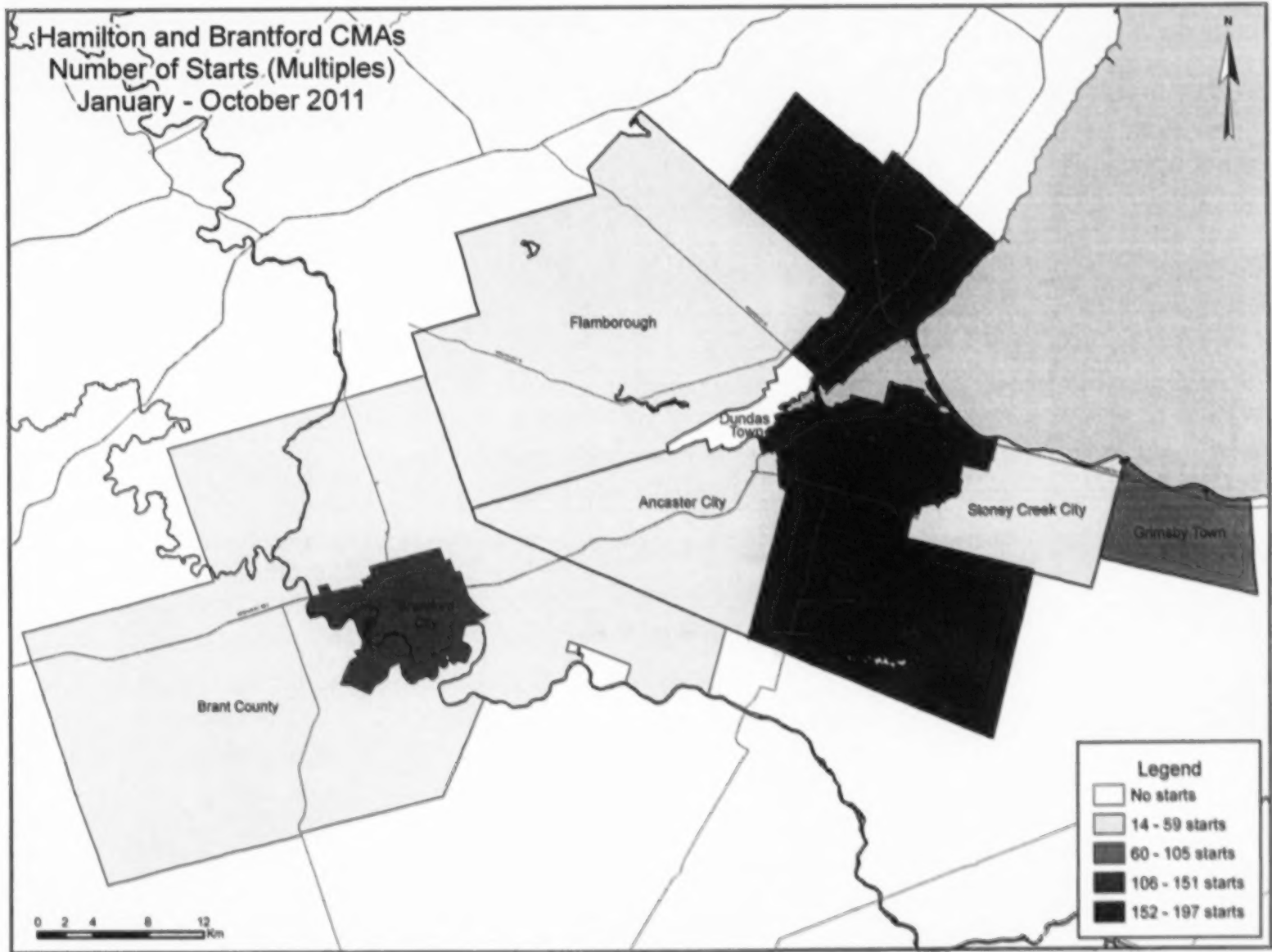
completing work in progress last month. Completions were up by nearly three-quarters in the Brantford CMA and by nearly double in the Hamilton CMA. The majority of the completions in the Hamilton CMA related to a number of condominium and rental apartments in Burlington. Although there were few homes left unsold at the end of the month in the Brantford CMA, the number of completed yet unsold homes more than doubled last month. Most of these homes were townhouses in the City of Brantford.

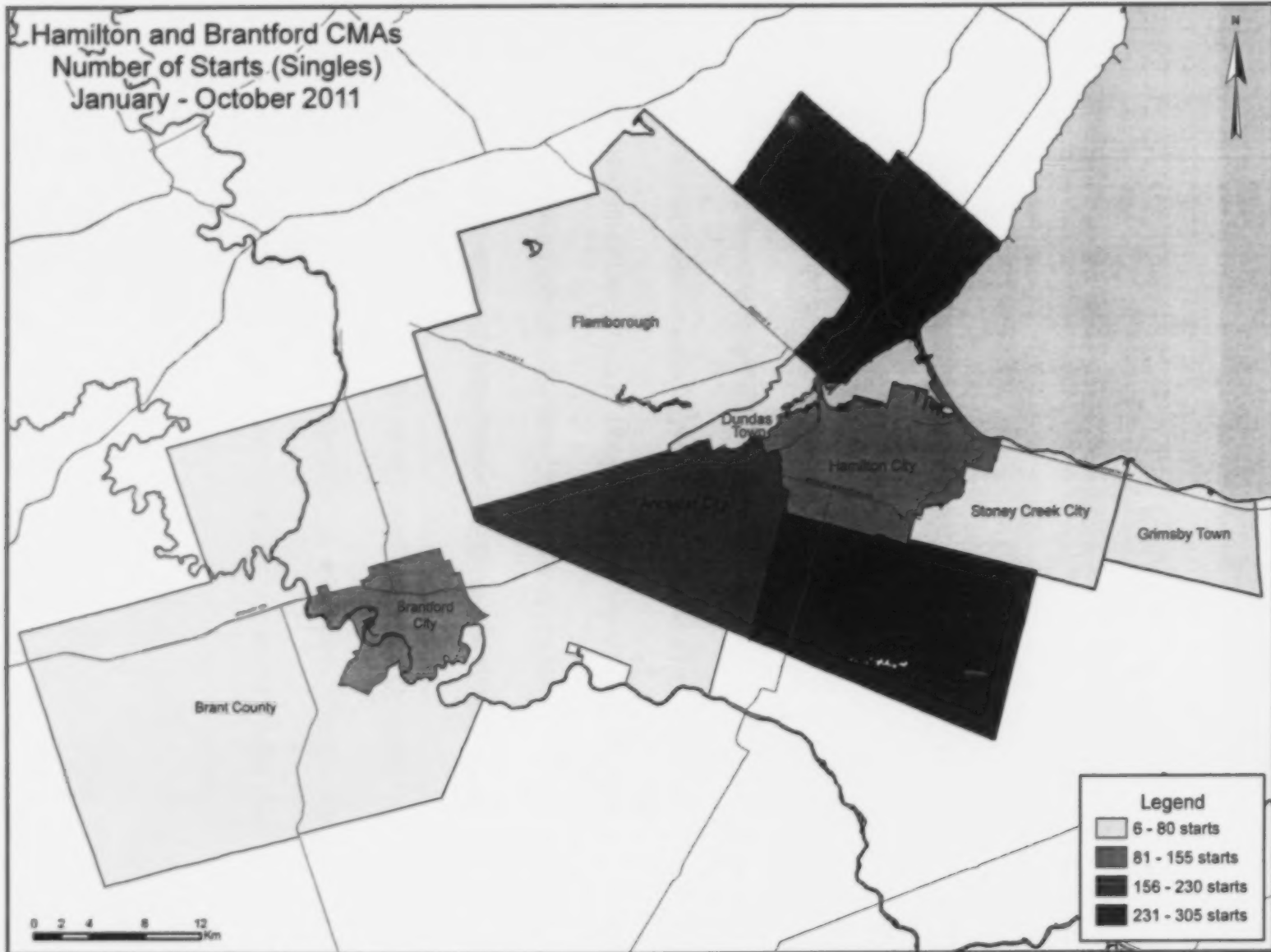


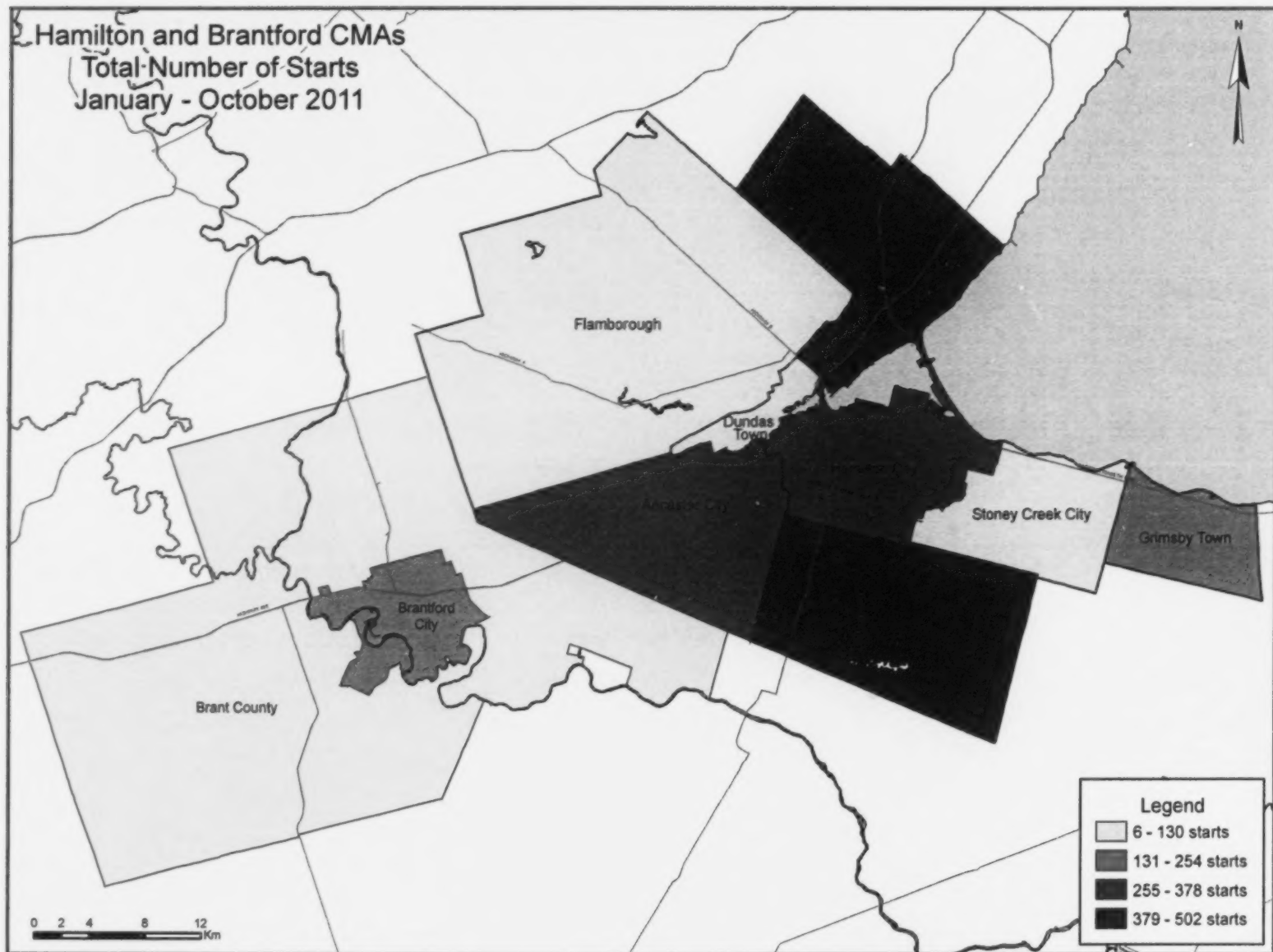












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- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

- n/a Not applicable
- * Totals may not add up due to co-operatives and unknown market types
- ** Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA

October 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2011	110	2	12	3	63	75	0	0	265
October 2010	111	14	97	0	15	0	2	0	239
% Change	-0.9	-85.7	-87.6	n/a	**	n/a	-100.0	n/a	-10.9
Year-to-date 2011	1,135	8	356	11	171	150	0	95	1,926
Year-to-date 2010	1,471	236	662	4	172	370	2	195	3,112
% Change	-22.8	-96.6	-46.2	175.0	-0.6	-59.5	-100.0	-51.3	-38.1
UNDER CONSTRUCTION									
October 2011	843	10	462	10	202	470	0	302	2,299
October 2010	948	134	602	4	158	659	2	377	2,884
% Change	-11.1	-92.5	-23.3	150.0	27.8	-28.7	-100.0	-19.9	-20.3
COMPLETIONS									
October 2011	133	6	61	1	23	43	0	182	449
October 2010	120	20	45	0	35	0	0	0	220
% Change	10.8	-70.0	35.6	n/a	-34.3	n/a	n/a	n/a	104.1
Year-to-date 2011	1,202	84	426	11	134	133	0	247	2,237
Year-to-date 2010	1,075	212	314	9	494	275	1	82	2,462
% Change	11.8	-60.4	35.7	22.2	-72.9	-51.6	-100.0	**	-9.1
COMPLETED & NOT ABSORBED									
October 2011	29	0	5	1	3	0	0	17	55
October 2010	22	2	17	8	5	11	0	0	65
% Change	31.8	-100.0	-70.6	-87.5	-40.0	-100.0	n/a	n/a	-15.4
ABSORBED									
October 2011	138	6	61	1	23	43	0	165	437
October 2010	123	24	48	1	37	0	0	0	233
% Change	12.2	-75.0	27.1	0.0	-37.8	n/a	n/a	n/a	87.6
Year-to-date 2011	1,190	86	442	16	134	144	0	349	2,361
Year-to-date 2010	1,084	211	320	10	494	277	1	0	2,397
% Change	9.8	-59.2	38.1	60.0	-72.9	-48.0	-100.0	n/a	-1.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
October 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
October 2011	26	0	0	0	29	0	0	0	55
October 2010	15	2	7	0	4	0	0	0	28
% Change	73.3	-100.0	-100.0	n/a	**	n/a	n/a	n/a	96.4
Year-to-date 2011	180	4	42	0	48	0	0	61	335
Year-to-date 2010	228	8	78	1	42	5	0	66	428
% Change	-21.1	-50.0	-46.2	-100.0	14.3	-100.0	n/a	-7.6	-21.7
UNDER CONSTRUCTION									
October 2011	122	4	20	0	85	0	0	61	292
October 2010	138	4	62	0	36	5	0	66	311
% Change	-11.6	0.0	-67.7	n/a	136.1	-100.0	n/a	-7.6	-6.1
COMPLETIONS									
October 2011	21	0	12	0	0	0	0	0	33
October 2010	17	2	0	0	0	0	0	0	19
% Change	23.5	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	73.7
Year-to-date 2011	208	6	28	0	38	0	12	0	292
Year-to-date 2010	175	4	22	2	38	0	0	0	241
% Change	18.9	50.0	27.3	-100.0	0.0	n/a	n/a	n/a	21.2
COMPLETED & NOT ABSORBED									
October 2011	30	3	16	0	14	0	6	0	69
October 2010	20	0	9	0	1	0	0	0	30
% Change	50.0	n/a	77.8	n/a	**	n/a	n/a	n/a	130.0
ABSORBED									
October 2011	14	0	1	0	4	0	0	0	19
October 2010	15	0	0	0	0	0	0	0	15
% Change	-6.7	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.7
Year-to-date 2011	208	3	18	0	50	3	6	4	292
Year-to-date 2010	193	2	19	3	57	18	0	2	294
% Change	7.8	50.0	-5.3	-100.0	-12.3	-83.3	n/a	100.0	-0.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
STARTS									
City of Hamilton									
October 2011	67	2	0	3	63	0	0	0	135
October 2010	103	12	55	0	0	0	2	0	172
Former Hamilton City									
October 2011	10	2	0	0	7	0	0	0	19
October 2010	17	4	7	0	0	0	2	0	30
Stoney Creek City									
October 2011	0	0	0	0	0	0	0	0	0
October 2010	12	0	5	0	0	0	0	0	17
Ancaster City									
October 2011	32	0	0	3	21	0	0	0	56
October 2010	52	0	15	0	0	0	0	0	67
Dundas Town									
October 2011	0	0	0	0	0	0	0	0	0
October 2010	2	0	0	0	0	0	0	0	2
Flamborough									
October 2011	6	0	0	0	0	0	0	0	6
October 2010	4	8	12	0	0	0	0	0	24
Glanbrook									
October 2011	15	0	0	0	35	0	0	0	50
October 2010	16	0	16	0	0	0	0	0	32
City of Burlington									
October 2011	40	0	12	0	0	75	0	0	127
October 2010	5	2	42	0	3	0	0	0	52
Grimsby									
October 2011	3	0	0	0	0	0	0	0	3
October 2010	3	0	0	0	12	0	0	0	15
Hamilton CMA									
October 2011	110	2	12	3	63	75	0	0	265
October 2010	111	14	97	0	15	0	2	0	239
Brant County									
October 2011	11	0	0	0	14	0	0	0	25
October 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2011	15	0	0	0	15	0	0	0	30
October 2010	9	2	7	0	0	0	0	0	18
Brantford CMA									
October 2011	26	0	0	0	29	0	0	0	55
October 2010	15	2	7	0	4	0	0	0	28

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
City of Hamilton									
October 2011	532	10	327	6	159	144	0	227	1,405
October 2010	727	52	495	4	115	156	2	195	1,746
Former Hamilton City									
October 2011	106	10	86	0	30	20	0	227	479
October 2010	119	8	69	0	31	32	2	195	456
Stoney Creek City									
October 2011	47	0	86	0	0	0	0	0	133
October 2010	120	10	128	0	0	0	0	0	258
Ancaster City									
October 2011	183	0	36	6	21	62	0	0	308
October 2010	244	2	78	0	33	62	0	0	419
Dundas Town									
October 2011	10	0	0	0	0	62	0	0	72
October 2010	24	0	0	4	0	62	0	0	90
Flamborough									
October 2011	26	0	51	0	0	0	0	0	77
October 2010	74	32	133	0	0	0	0	0	239
Glanbrook									
October 2011	156	0	68	0	108	0	0	0	332
October 2010	146	0	80	0	51	0	0	0	277
City of Burlington									
October 2011	277	0	40	0	31	326	0	75	749
October 2010	185	82	73	0	31	503	0	182	1,056
Grimsby									
October 2011	34	0	95	4	12	0	0	0	145
October 2010	36	0	34	0	12	0	0	0	82
Hamilton CMA									
October 2011	843	10	462	10	202	470	0	302	2,299
October 2010	948	134	602	4	158	659	2	377	2,884
Brant County									
October 2011	65	0	0	0	14	0	0	0	79
October 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2011	57	4	20	0	71	0	0	61	213
October 2010	77	4	56	0	29	5	0	66	237
Brantford CMA									
October 2011	122	4	20	0	85	0	0	61	292
October 2010	138	4	62	0	36	5	0	66	311

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
City of Hamilton									
October 2011	96	2	61	0	11	0	0	0	170
October 2010	83	4	45	0	35	0	0	0	167
Former Hamilton City									
October 2011	21	2	0	0	0	0	0	0	23
October 2010	17	2	0	0	0	0	0	0	19
Stoney Creek City									
October 2011	11	0	7	0	0	0	0	0	18
October 2010	13	0	8	0	0	0	0	0	21
Ancaster City									
October 2011	19	0	0	0	0	0	0	0	19
October 2010	21	2	21	0	14	0	0	0	58
Dundas Town									
October 2011	1	0	0	0	0	0	0	0	1
October 2010	2	0	0	0	6	0	0	0	8
Flamborough									
October 2011	6	0	0	0	0	0	0	0	6
October 2010	17	0	12	0	0	0	0	0	29
Glanbrook									
October 2011	38	0	54	0	11	0	0	0	103
October 2010	13	0	4	0	15	0	0	0	32
City of Burlington									
October 2011	32	4	0	0	12	43	0	182	273
October 2010	27	16	0	0	0	0	0	0	43
Grimsby									
October 2011	5	0	0	1	0	0	0	0	6
October 2010	10	0	0	0	0	0	0	0	10
Hamilton CMA									
October 2011	133	6	61	1	23	43	0	182	449
October 2010	120	20	45	0	35	0	0	0	220
Brant County									
October 2011	13	0	0	0	0	0	0	0	13
October 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2011	8	0	12	0	0	0	0	0	20
October 2010	15	2	0	0	0	0	0	0	17
Brantford CMA									
October 2011	21	0	12	0	0	0	0	0	33
October 2010	17	2	0	0	0	0	0	0	19

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
October 2011	21	0	5	1	0	0	0	0	27
October 2010	21	2	12	2	0	0	0	0	37
Former Hamilton City									
October 2011	5	0	0	0	0	0	0	0	5
October 2010	5	0	0	0	0	0	0	0	5
Stoney Creek City									
October 2011	8	0	2	0	0	0	0	0	10
October 2010	8	0	9	0	0	0	0	0	17
Ancaster City									
October 2011	1	0	0	0	0	0	0	0	1
October 2010	3	0	0	0	0	0	0	0	3
Dundas Town									
October 2011	1	0	0	1	0	0	0	0	2
October 2010	0	2	0	2	0	0	0	0	4
Flamborough									
October 2011	1	0	0	0	0	0	0	0	1
October 2010	4	0	0	0	0	0	0	0	4
Glanbrook									
October 2011	5	0	3	0	0	0	0	0	8
October 2010	1	0	3	0	0	0	0	0	4
City of Burlington									
October 2011	1	0	0	0	3	0	0	17	21
October 2010	0	0	5	0	5	11	0	0	21
Grimsby									
October 2011	7	0	0	0	0	0	0	0	7
October 2010	1	0	0	6	0	0	0	0	7
Hamilton CMA									
October 2011	29	0	5	1	3	0	0	17	55
October 2010	22	2	17	8	5	11	0	0	65
Brant County									
October 2011	10	0	3	0	3	0	0	0	16
October 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2011	20	3	13	0	11	0	6	0	53
October 2010	19	0	3	0	1	0	0	0	23
Brantford CMA									
October 2011	30	3	16	0	14	0	6	0	69
October 2010	20	0	9	0	1	0	0	0	30

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
October 2011

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
City of Hamilton									
October 2011	97	2	61	0	11	0	0	0	171
October 2010	76	4	48	1	35	0	0	0	164
Former Hamilton City									
October 2011	21	2	0	0	0	0	0	0	23
October 2010	16	2	0	0	0	0	0	0	18
Stoney Creek City									
October 2011	18	0	7	0	0	0	0	0	25
October 2010	8	0	11	1	0	0	0	0	20
Ancaster City									
October 2011	14	0	0	0	0	0	0	0	14
October 2010	20	2	21	0	14	0	0	0	57
Dundas Town									
October 2011	0	0	0	0	0	0	0	0	0
October 2010	2	0	0	0	6	0	0	0	8
Flamborough									
October 2011	7	0	0	0	0	0	0	0	7
October 2010	17	0	12	0	0	0	0	0	29
Glanbrook									
October 2011	37	0	54	0	11	0	0	0	102
October 2010	13	0	4	0	15	0	0	0	32
City of Burlington									
October 2011	32	4	0	0	12	43	0	165	256
October 2010	32	20	0	0	2	0	0	0	54
Grimsby									
October 2011	9	0	0	1	0	0	0	0	10
October 2010	15	0	0	0	0	0	0	0	15
Hamilton CMA									
October 2011	138	6	61	1	23	43	0	165	437
October 2010	123	24	48	1	37	0	0	0	233
Brant County									
October 2011	9	0	0	0	1	0	0	0	10
October 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
October 2011	5	0	1	0	3	0	0	0	9
October 2010	13	0	0	0	0	0	0	0	13
Brantford CMA									
October 2011	14	0	1	0	4	0	0	0	19
October 2010	15	0	0	0	0	0	0	0	15

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA
2001 - 2010

	Ownership						Rental		Total ^a
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	∞	16.7	-25.9	∞	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	∞	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	∞	-3.8	∞	n/a	∞	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA
2001 - 2010

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
October 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	% Change
Hamilton CMA	113	111	2	16	75	112	75	0	265	239	10.9
City of Hamilton	70	103	2	14	63	55	0	0	135	172	-21.5
Former Hamilton City	10	17	2	6	7	7	0	0	19	30	-36.7
Stoney Creek City	0	12	0	0	0	5	0	0	0	17	-100.0
Ancaster City	35	52	0	0	21	15	0	0	56	67	-16.4
Dundas Town	0	2	0	0	0	0	0	0	0	2	-100.0
Flamborough	6	4	0	8	0	12	0	0	6	24	-75.0
Glanbrook	15	16	0	0	35	16	0	0	50	32	56.3
City of Burlington	40	5	0	2	12	45	75	0	127	52	144.2
Grimsby	3	3	0	0	0	12	0	0	3	15	-80.0
Brantford CMA	26	15	0	2	29	11	0	0	55	28	96.4
Brant County	11	n/a	0	n/a	14	n/a	0	n/a	25	n/a	n/a
Brantford City	15	9	0	2	15	7	0	0	30	18	66.7

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	1,146	1,475	8	240	527	832	245	565	1,926	3,112	-38.1
City of Hamilton	761	1,122	4	62	389	668	95	195	1,249	2,047	-39.0
Former Hamilton City	150	206	2	12	81	72	95	195	328	485	-32.4
Stoney Creek City	73	176	2	10	55	134	0	0	130	320	-59.4
Ancaster City	219	340	0	2	52	125	0	0	271	467	-42.0
Dundas Town	6	43	0	0	0	8	0	0	6	51	-88.2
Flamborough	42	148	0	38	34	199	0	0	76	385	-80.3
Glanbrook	267	209	0	0	167	130	0	0	434	339	28.0
City of Burlington	305	235	4	178	43	118	150	370	502	901	-44.3
Grimsby	80	118	0	0	95	46	0	0	175	164	6.7
Brantford CMA	180	229	4	8	90	120	61	71	335	428	-21.7
Brant County	72	n/a	0	n/a	14	n/a	0	n/a	86	n/a	n/a
Brantford City	108	154	4	8	76	107	61	71	249	340	-26.8

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
October 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010
Hamilton CMA	75	112	0	0	75	0	0	0
City of Hamilton	63	55	0	0	0	0	0	0
Former Hamilton City	7	7	0	0	0	0	0	0
Stoney Creek City	0	5	0	0	0	0	0	0
Ancaster City	21	15	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	12	0	0	0	0	0	0
Glanbrook	35	16	0	0	0	0	0	0
City of Burlington	12	45	0	0	75	0	0	0
Grimsby	0	12	0	0	0	0	0	0
Brantford CMA	29	11	0	0	0	0	0	0
Brant County	14	n/a	0	n/a	0	n/a	0	n/a
Brantford City	15	7	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - October 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	527	832	0	0	150	370	95	195
City of Hamilton	389	668	0	0	0	0	95	195
Former Hamilton City	81	72	0	0	0	0	95	195
Stoney Creek City	55	134	0	0	0	0	0	0
Ancaster City	52	125	0	0	0	0	0	0
Dundas Town	0	8	0	0	0	0	0	0
Flamborough	34	199	0	0	0	0	0	0
Glanbrook	167	130	0	0	0	0	0	0
City of Burlington	43	118	0	0	150	370	0	0
Grimsby	95	46	0	0	0	0	0	0
Brantford CMA	90	120	0	0	0	5	61	66
Brant County	14	n/a	0	n/a	0	n/a	0	n/a
Brantford City	76	107	0	0	0	5	61	66

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
October 2011

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010
Hamilton CMA	124	222	141	15	0	2	265	239
City of Hamilton	69	170	66	0	0	2	135	172
Former Hamilton City	12	28	7	0	0	2	19	30
Stoney Creek City	0	17	0	0	0	0	0	17
Ancaster City	32	67	24	0	0	0	56	67
Dundas Town	0	2	0	0	0	0	0	2
Flamborough	6	24	0	0	0	0	6	24
Glanbrook	15	32	35	0	0	0	50	32
City of Burlington	52	49	75	3	0	0	127	52
Grimsby	3	3	0	12	0	0	3	15
Brantford CMA	26	24	29	4	0	0	55	28
Brant County	11	n/a	14	n/a	0	n/a	25	n/a
Brantford City	15	18	15	0	0	0	30	18

Table 2.5: Starts by Submarket and by Intended Market
January - October 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	1,499	2,369	332	546	95	197	1,926	3,112
City of Hamilton	1,008	1,743	146	107	95	197	1,249	2,047
Former Hamilton City	214	279	19	9	95	197	328	485
Stoney Creek City	130	320	0	0	0	0	130	320
Ancaster City	241	437	30	30	0	0	271	467
Dundas Town	6	39	0	12	0	0	6	51
Flamborough	76	385	0	0	0	0	76	385
Glanbrook	337	283	97	56	0	0	434	339
City of Burlington	321	474	181	427	0	0	502	901
Grimsby	170	152	5	12	0	0	175	164
Brantford CMA	226	314	48	48	61	66	335	428
Brant County	72	n/a	14	n/a	0	n/a	86	n/a
Brantford City	154	233	34	41	61	66	249	340

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
October 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	% Change
Hamilton CMA	134	120	6	20	94	80	225	0	449	220	104.1
City of Hamilton	96	83	2	4	72	80	0	0	170	167	1.8
Former Hamilton City	21	17	2	2	0	0	0	0	23	19	21.1
Stoney Creek City	11	13	0	0	7	8	0	0	18	21	-14.3
Ancaster City	19	21	0	2	0	35	0	0	19	58	-67.2
Dundas Town	1	2	0	0	0	6	0	0	1	8	-87.5
Flamborough	6	17	0	0	0	12	0	0	6	29	-79.3
Glanbrook	38	13	0	0	65	19	0	0	103	32	**
City of Burlington	32	27	4	16	12	0	225	0	273	43	**
Grimsby	6	10	0	0	0	0	0	0	6	10	-40.0
Brantford CMA	21	17	0	2	12	0	0	0	33	19	73.7
Brant County	13	n/a	0	n/a	0	n/a	0	n/a	13	n/a	n/a
Brantford City	8	15	0	2	12	0	0	0	20	17	17.6

Table 3.1: Completions by Submarket and by Dwelling Type
January - October 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
Hamilton CMA	1213	1085	88	220	556	800	380	357	2237	2462	-9.1
City of Hamilton	914	772	28	28	414	648	63	51	1419	1499	-5.3
Former Hamilton City	175	219	2	4	59	68	63	51	299	342	-12.6
Stoney Creek City	144	103	12	2	90	83	0	0	246	188	30.9
Ancaster City	296	192	0	14	43	170	0	0	339	376	-9.8
Dundas Town	28	31	0	2	0	42	0	0	28	75	-62.7
Flamborough	73	101	14	6	92	65	0	0	179	172	4.1
Glanbrook	198	123	0	0	123	220	0	0	321	343	-6.4
City of Burlington	220	195	60	192	108	106	317	306	705	799	-11.8
Grimsby	79	118	0	0	34	46	0	0	113	164	-31.1
Brantford CMA	208	177	6	4	78	60	0	0	292	241	21.2
Brant County	71	n/a	0	n/a	19	n/a	0	n/a	90	n/a	n/a
Brantford City	137	122	6	4	59	54	0	0	202	180	12.2

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
October 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010
Hamilton CMA	84	80	0	0	43	0	182	0
City of Hamilton	72	80	0	0	0	0	0	0
Former Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	7	8	0	0	0	0	0	0
Ancaster City	0	35	0	0	0	0	0	0
Dundas Town	0	6	0	0	0	0	0	0
Flamborough	0	12	0	0	0	0	0	0
Glanbrook	65	19	0	0	0	0	0	0
City of Burlington	12	0	0	0	43	0	182	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	12	0	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	12	0	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - October 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	556	800	0	0	133	275	247	82
City of Hamilton	414	648	0	0	0	51	63	0
Former Hamilton City	59	68	0	0	0	51	63	0
Stoney Creek City	90	83	0	0	0	0	0	0
Ancaster City	43	170	0	0	0	0	0	0
Dundas Town	0	42	0	0	0	0	0	0
Flamborough	92	65	0	0	0	0	0	0
Glanbrook	123	220	0	0	0	0	0	0
City of Burlington	108	106	0	0	133	224	184	82
Grimsby	34	46	0	0	0	0	0	0
Brantford CMA	66	60	12	0	0	0	0	0
Brant County	19	n/a	0	n/a	0	n/a	0	n/a
Brantford City	47	54	12	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market
October 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010	Oct 2011	Oct 2010
Hamilton CMA	200	185	67	35	182	0	449	220
City of Hamilton	159	132	11	35	0	0	170	167
Former Hamilton City	23	19	0	0	0	0	23	19
Stoney Creek City	18	21	0	0	0	0	18	21
Ancaster City	19	44	0	14	0	0	19	58
Dundas Town	1	2	0	6	0	0	1	8
Flamborough	6	29	0	0	0	0	6	29
Glanbrook	92	17	11	15	0	0	103	32
City of Burlington	36	43	55	0	182	0	273	43
Grimsby	5	10	1	0	0	0	6	10
Brantford CMA	33	19	0	0	0	0	33	19
Brant County	13	n/a	0	n/a	0	n/a	13	n/a
Brantford City	20	17	0	0	0	0	20	17

**Table 3.5: Completions by Submarket and by Intended Market
January - October 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
Hamilton CMA	1,712	1,601	278	778	247	83	2,237	2,462
City of Hamilton	1,252	1,066	104	432	63	1	1,419	1,499
Former Hamilton City	196	229	40	113	63	0	299	342
Stoney Creek City	241	162	5	26	0	0	246	188
Ancaster City	327	283	12	92	0	1	339	376
Dundas Town	25	34	3	41	0	0	28	75
Flamborough	179	172	0	0	0	0	179	172
Glanbrook	277	183	44	160	0	0	321	343
City of Burlington	354	403	167	314	184	82	705	799
Grimsby	106	132	7	32	0	0	113	164
Brantford CMA	242	201	38	40	12	0	292	241
Brant County	77	n/a	13	n/a	0	n/a	90	n/a
Brantford City	165	140	25	40	12	0	202	180

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2011

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
October 2011	3	3.2	17	17.9	28	29.5	22	23.2	25	26.3	95	399,900	446,087
October 2010	5	6.8	9	12.3	22	30.1	14	19.2	23	31.5	73	407,500	425,352
Year-to-date 2011	78	9.0	171	19.6	262	30.1	180	20.7	180	20.7	871	385,000	412,540
Year-to-date 2010	84	11.2	94	12.6	220	29.5	132	17.7	217	29.0	747	395,900	430,345
Former Hamilton City													
October 2011	0	0.0	1	4.8	9	42.9	8	38.1	3	14.3	21	401,000	424,930
October 2010	1	7.1	2	14.3	7	50.0	1	7.1	3	21.4	14	389,950	402,039
Year-to-date 2011	11	6.5	19	11.2	83	49.1	40	23.7	16	9.5	169	389,900	391,367
Year-to-date 2010	24	11.5	38	18.2	90	43.1	31	14.8	26	12.4	209	377,000	381,296
Stoney Creek City													
October 2011	0	0.0	0	0.0	5	27.8	5	27.8	8	44.4	18	444,900	543,069
October 2010	1	11.1	2	22.2	2	22.2	1	11.1	3	33.3	9	--	--
Year-to-date 2011	4	2.6	21	13.9	50	33.1	42	27.8	34	22.5	151	401,900	452,845
Year-to-date 2010	7	5.9	22	18.5	49	41.2	19	16.0	22	18.5	119	389,900	417,063
Ancaster City													
October 2011	0	0.0	6	42.9	1	7.1	2	14.3	5	35.7	14	394,147	472,230
October 2010	0	0.0	0	0.0	5	27.8	5	27.8	8	44.4	18	427,558	481,310
Year-to-date 2011	28	10.2	71	25.8	62	22.5	49	17.8	65	23.6	275	378,990	412,193
Year-to-date 2010	1	0.6	2	1.1	24	13.5	46	25.8	105	59.0	178	464,450	539,216
Dundas Town													
October 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2010	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	--	--
Year-to-date 2011	0	0.0	0	0.0	1	3.8	4	15.4	21	80.8	26	489,500	500,773
Year-to-date 2010	0	0.0	1	3.4	4	13.8	9	31.0	15	51.7	29	450,000	491,368
Flamborough													
October 2011	0	0.0	0	0.0	1	20.0	1	20.0	3	60.0	5	--	--
October 2010	1	5.9	1	5.9	3	17.6	5	29.4	7	41.2	17	424,990	424,185
Year-to-date 2011	9	14.5	3	4.8	18	29.0	13	21.0	19	30.6	62	403,995	443,166
Year-to-date 2010	21	24.4	1	1.2	18	20.9	13	15.1	33	38.4	86	408,945	424,501
Glanbrook													
October 2011	3	8.1	10	27.0	12	32.4	6	16.2	6	16.2	37	364,990	386,717
October 2010	2	15.4	4	30.8	5	38.5	1	7.7	1	7.7	13	358,990	352,712
Year-to-date 2011	26	13.8	57	30.3	48	25.5	32	17.0	25	13.3	188	357,401	377,408
Year-to-date 2010	30	24.4	30	24.4	35	28.5	14	11.4	14	11.4	123	352,900	353,619
City of Burlington													
October 2011	0	0.0	0	0.0	1	3.1	6	18.8	25	78.1	32	506,990	641,710
October 2010	0	0.0	0	0.0	0	0.0	14	43.8	18	56.3	32	452,990	462,522
Year-to-date 2011	0	0.0	0	0.0	10	4.5	41	18.6	169	76.8	220	499,990	778,819
Year-to-date 2010	0	0.0	0	0.0	6	3.0	66	32.7	130	64.4	202	456,990	566,299
Grimsby													
October 2011	0	0.0	0	0.0	4	40.0	3	30.0	3	30.0	10	416,400	450,309
October 2010	1	6.7	6	40.0	3	20.0	4	26.7	1	6.7	15	365,900	378,600
Year-to-date 2011	3	3.6	16	19.3	27	32.5	20	24.1	17	20.5	83	389,900	416,247
Year-to-date 2010	6	5.1	35	29.9	38	32.5	31	26.5	7	6.0	117	374,900	380,323

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
October 2011

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$300,000		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
October 2011	3	2.2	17	12.4	33	24.1	31	22.6	53	38.7	137	420,000	492,088
October 2010	6	5.0	15	12.5	25	20.8	32	26.7	42	35.0	120	417,990	429,420
Year-to-date 2011	81	6.9	187	15.9	299	25.5	241	20.5	366	31.2	1,174	404,950	481,441
Year-to-date 2010	90	8.4	129	12.1	264	24.8	229	21.5	354	33.2	1,066	409,950	450,617

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range
October 2011**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	< \$200,000		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
October 2011	0	0.0	0	0.0	0	0.0	2	22.2	7	77.8	9	--	--
October 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2011	2	3.2	2	3.2	4	6.3	6	9.5	49	77.8	63	450,000	507,530
Year-to-date 2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
October 2011	0	0.0	1	20.0	3	60.0	1	20.0	0	0.0	5	--	--
October 2010	0	0.0	4	30.8	4	30.8	3	23.1	2	15.4	13	289,000	290,807
Year-to-date 2011	6	4.1	31	21.4	52	35.9	41	28.3	15	10.3	145	289,000	288,161
Year-to-date 2010	6	4.4	29	21.3	47	34.6	33	24.3	21	15.4	136	285,000	288,783
Brantford CMA													
October 2011	0	0.0	1	7.1	3	21.4	3	21.4	7	50.0	14	347,500	429,286
October 2010	0	0.0	4	26.7	5	33.3	4	26.7	2	13.3	15	289,000	293,692
Year-to-date 2011	8	3.8	33	15.9	56	26.9	47	22.6	64	30.8	208	309,000	354,605
Year-to-date 2010	6	3.1	29	14.8	54	27.6	41	20.9	66	33.7	196	309,900	356,784

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units
October 2011**

Submarket	Oct 2011	Oct 2010	% Change	YTD 2011	YTD 2010	% Change
Hamilton CMA	492,088	429,420	14.6	481,441	450,617	6.8
City of Hamilton	446,087	425,352	4.9	412,540	430,345	-4.1
Former Hamilton City	424,930	402,039	5.7	391,367	381,296	2.6
Stoney Creek City	543,069	--	n/a	452,845	417,063	8.6
Ancaster City	472,230	481,310	-1.9	412,193	539,216	-23.6
Dundas Town	--	--	n/a	500,773	491,368	1.9
Flamborough	--	424,185	n/a	443,166	424,501	4.4
Glanbrook	386,717	352,712	9.6	377,408	353,619	6.7
City of Burlington	641,710	462,522	38.7	778,819	566,299	37.5
Grimsby	450,309	378,600	18.9	416,247	380,323	9.4
Brantford CMA	429,286	293,692	46.2	354,605	356,784	-0.6
Brant County	--	n/a	n/a	507,530	n/a	n/a
Brantford City	--	290,807	n/a	288,161	288,783	-0.2

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
October 2011

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2010	January	714	59.7	1,173	1,548	1,641	71.5	288,397	9.0	299,527
	February	1,067	48.8	1,210	1,588	1,656	73.1	314,656	18.5	313,625
	March	1,365	36.2	1,168	2,095	1,679	69.6	313,372	19.1	314,276
	April	1,490	25.4	1,163	2,350	1,721	67.6	317,909	11.1	311,947
	May	1,406	6.8	1,088	2,180	1,710	63.6	315,647	6.2	304,238
	June	1,305	-16.3	999	1,881	1,612	62.0	314,189	5.7	305,493
	July	965	-26.8	870	1,470	1,492	58.3	309,293	4.3	307,188
	August	978	-10.3	966	1,455	1,541	62.7	299,812	2.9	302,319
	September	1,007	-13.3	1,009	1,779	1,677	60.2	316,556	3.9	311,234
	October	992	-12.2	1,071	1,544	1,749	61.2	305,872	3.2	315,660
	November	953	-6.3	1,072	1,542	1,914	56.0	310,492	0.0	309,989
	December	692	-5.6	1,144	768	1,809	63.2	324,590	13.6	341,516
2011	January	707	-1.0	1,149	1,734	1,817	63.2	325,732	12.9	336,891
	February	1,037	-2.8	1,153	1,794	1,837	62.8	331,741	5.4	330,897
	March	1,345	-1.5	1,138	2,217	1,720	66.2	326,453	4.2	331,737
	April	1,406	-5.6	1,154	2,171	1,749	66.0	339,573	6.8	328,931
	May	1,508	7.3	1,116	2,410	1,797	62.1	344,864	9.3	332,434
	June	1,522	16.6	1,191	2,232	1,896	62.8	339,828	8.2	334,490
	July	1,303	35.0	1,221	1,641	1,783	68.5	349,235	12.9	348,419
	August	1,206	23.3	1,165	1,657	1,755	66.4	321,036	7.1	328,106
	September	1,132	12.4	1,156	1,754	1,719	67.2	318,507	0.6	321,889
	October	1,065	7.4	1,157	1,482	1,693	68.3	329,802	7.8	339,553
	November									
	December									
	Q3 2010	2,950	-17.4		4,704			308,629	3.7	
	Q3 2011	3,641	23.4		5,052			330,341	7.0	
	YTD 2010	11,289	3.3		17,890			310,992	7.4	
	YTD 2011	12,231	8.3		19,092			333,751	7.3	

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¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

**Table 5b: MLS® Residential Activity for Brantford
October 2011**

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2010	January	139	46.3	198	280	304	65.1	227,009	12.3	227,720
	February	180	52.5	186	280	290	64.1	229,626	11.6	242,347
	March	202	30.3	174	377	315	55.2	220,518	0.6	218,094
	April	231	32.0	177	373	292	60.6	234,024	11.0	231,132
	May	194	15.5	169	330	283	59.7	225,969	6.0	224,030
	June	199	-10.8	159	352	289	55.0	237,557	5.1	229,660
	July	172	-17.3	157	296	288	54.5	226,279	-3.9	220,843
	August	169	15.0	162	238	238	68.1	232,400	9.5	237,910
	September	167	-7.7	163	294	286	57.0	231,847	1.1	226,942
	October	144	-2.0	172	231	270	63.7	230,180	8.2	232,774
	November	165	-4.6	183	241	281	65.1	223,125	-2.1	220,212
	December	124	31.9	186	117	273	68.1	238,951	1.5	242,831
2011	January	100	-28.1	144	252	276	52.2	231,569	2.0	235,435
	February	149	-17.2	157	244	260	60.4	237,224	3.3	240,470
	March	154	-23.8	141	275	223	63.2	233,840	6.0	235,566
	April	148	-35.9	131	297	262	50.0	233,661	-0.2	229,419
	May	206	6.2	161	355	273	59.0	250,199	10.7	249,314
	June	218	9.5	169	330	282	59.9	233,083	-1.9	231,826
	July	189	9.9	178	328	307	58.0	226,885	0.3	222,171
	August	194	14.8	177	320	286	61.9	230,455	-0.8	236,458
	September	195	16.8	173	281	270	64.1	252,206	8.8	245,190
	October	157	9.0	181	263	296	61.1	246,271	7.0	248,980
	November									
	December									
	Q3 2010	508	-5.2		828			230,146	1.3	
	Q3 2011	578	13.8		929			236,626	2.8	
	YTD 2010	1,797	11.1		3,051			229,640	5.0	
	YTD 2011	1,710	-4.8		2,945			237,944	3.6	

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¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
October 2011

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	102.0	114.5	374.1	8.8	67.5	827
	February	604	3.60	5.39	102.9	115.1	372.6	8.5	67.0	849
	March	631	3.60	5.85	102.7	115.3	372.0	7.9	66.3	868
	April	655	3.80	6.25	102.6	115.7	368.8	7.8	65.7	872
	May	639	3.70	5.99	103.2	116.2	367.6	8.0	65.5	856
	June	633	3.60	5.89	103.3	116.0	369.0	7.8	65.6	857
	July	627	3.50	5.79	103.0	117.0	371.4	7.8	65.9	860
	August	604	3.30	5.39	103.9	117.0	375.1	7.7	66.4	860
	September	604	3.30	5.39	103.8	117.1	376.3	7.6	66.5	860
	October	598	3.20	5.29	103.8	117.8	375.0	7.5	66.1	856
	November	607	3.35	5.44	104.2	118.0	375.3	6.8	65.6	853
	December	592	3.35	5.19	104.0	117.9	375.6	6.9	65.7	846
2011	January	592	3.35	5.19	103.8	117.8	378	6.6	65.9	841
	February	607	3.50	5.44	103.9	118.0	377.1	6.7	65.7	844
	March	601	3.50	5.34	103.9	119.4	377.2	6.0	65.1	853
	April	621	3.70	5.69	104.3	119.9	378.7	5.5	65.0	863
	May	616	3.70	5.59	104.2	120.9	380.4	5.4	65.2	868
	June	604	3.50	5.39	104.3	120.2	379.3	5.9	65.3	872
	July	604	3.50	5.39	104.2	120.5	378.0	6.4	65.4	861
	August	604	3.50	5.39	104.1	120.6	372.9	6.9	64.7	863
	September	592	3.50	5.19	104.2	121.1	374.3	6.7	64.8	870
	October	598	3.50	5.29		121.0	376.4	6.6	65.1	881
	November									
	December									

P & I means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

NHPI means New Housing Price Index

CPI means Consumer Price Index

SA means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators

October 2011

		Interest Rates			NHPI, Total Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (.000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	105.4	114.5	69.5	9.8	72.1	780
	February	604	3.60	5.39	105.0	115.1	69.0	9.2	71.3	788
	March	631	3.60	5.85	105.3	115.3	67.9	9.6	70.4	804
	April	655	3.80	6.25	105.4	115.7	66.6	9.8	69.1	817
	May	639	3.70	5.99	106.0	116.2	65.8	10.0	68.4	813
	June	633	3.60	5.89	106.2	116.0	65.7	8.9	67.4	807
	July	627	3.50	5.79	106.1	117.0	66.2	8.2	67.4	788
	August	604	3.30	5.39	106.4	117.0	66.6	7.6	67.3	796
	September	604	3.30	5.39	106.4	117.1	67.3	7.6	67.9	794
	October	598	3.20	5.29	106.6	117.8	68.1	7.7	68.7	794
	November	607	3.35	5.44	107.0	118.0	68.5	8.3	69.6	785
	December	592	3.35	5.19	107.1	117.9	68.4	8.7	69.7	778
2011	January	592	3.35	5.19	107.4	117.8	68	9.2	69.9	786
	February	607	3.50	5.44	107.9	118.0	67.8	9.2	69.6	796
	March	601	3.50	5.34	108.1	119.4	67.8	9.2	69.5	811
	April	621	3.70	5.69	108.7	119.9	67.6	8.9	69.0	823
	May	616	3.70	5.59	109.4	120.9	68.4	8.4	69.4	830
	June	604	3.50	5.39	110.0	120.2	69.4	8.2	70.2	832
	July	604	3.50	5.39	110.3	120.5	70.4	8.6	71.4	827
	August	604	3.50	5.39	110.6	120.6	70.4	8.9	71.6	819
	September	592	3.50	5.19	110.8	121.1	69.7	9.1	71.1	816
	October	598	3.50	5.29		121.0	68.4	8.8	69.4	812
	November									
	December									

*P & I means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

*NHPI means New Housing Price Index

*CPI means Consumer Price Index

*SA means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "dwelling unit", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "start", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "under construction" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "completion", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "absorbed" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A **"Single-Detached"** dwelling (also referred to as **"Single"**) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A **"Semi-Detached (Double)"** dwelling (also referred to as **"Semi"**) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A **"Row (Townhouse)"** dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term **"Apartment and other"** includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The **"intended market"** is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A **"Rural"** area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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